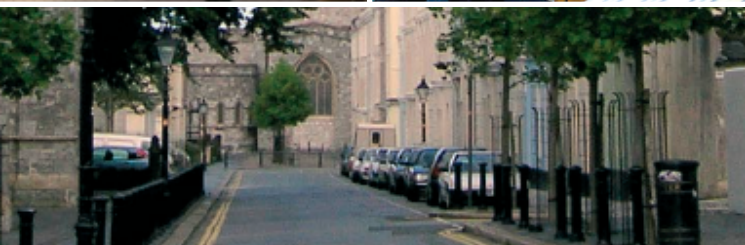


Vulnerability Information for claimants

Local
Housing
Allowance



City of
Plymouth

www.plymouth.gov.uk

Revenues and Benefits
Corporate Resources Department

This information is available in other languages and formats -
Please contact: 01752 304889

هذه المعلومات متوفرة بلغات و أشكال أخرى – الرجاء الإتصال 01752 304889

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Tyto informace jsou k dispozici v jiných jazycích i formátech.
Kontaktujte, prosím: 01752 304889

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حاصل نمائید: 01752 304889

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What is Local Housing Allowance?

The Government has introduced a new form of Housing Benefit called Local Housing Allowance (LHA) which comes into force nationally from 07 April 2008. LHA in Plymouth will apply to all new Housing Benefit claims from tenants who rent accommodation from private landlords. LHA does not affect council or housing association tenants.

With Local Housing Allowance, benefit is not usually based on the property in which you live. It is based on:

- who lives with you
- which area the property is in
- how much money you have coming in
- what savings you have

In some cases the amount of benefit you are entitled to will be affected by other things.

Vulnerability Policy

One of the aims of LHA is to encourage tenants to take responsibility for their rent payments. LHA is therefore usually paid direct to you as the tenant, preferably straight into your bank account. You will no longer have the option to have payments sent direct to your landlord.

However we do recognise that in some cases it may be in your best interest for your landlord to receive payments direct on your behalf. This method of payment can be taken in the case of a tenant being classed as 'Vulnerable'.

Sometimes a tenant can be considered vulnerable under the Safeguard Policy, but it still may not be in their best interest to pay the landlord direct. An example of such a circumstance could be where a vulnerable tenant is receiving support in dealing with any financial matters and this help will continue. In this instance payment would normally continue to be made to the claimant.

What does ‘vulnerable’ actually mean?

By vulnerable we mean someone who may have difficulty managing their money, and in some cases this may just be a temporary situation.

‘Vulnerable’ however, does not mean someone who does not want to pay their rent.

What kind of people might be classed as vulnerable?

The following people may be classed as vulnerable, however each case must be assessed on its own merits.

A vulnerable tenant might be someone who has:

- Severe debt problems
- Recent Un-discharged Bankruptcy or County Court Judgements
- Mental Health problems
- A Long-term, incurable illness (preventing a person dealing with day-to-day affairs)
- Learning Difficulties
- People leaving care
- Inability to open a bank account
- Illiteracy or inability to speak or read English
- Part of their Job Seekers Allowance or Income Support paid direct to the gas, electricity or water company
- Receiving help from Supporting People
- Receiving help from a Homeless Charity

Who can tell us that a tenant is vulnerable?

The request for direct payment to the landlord could initially come from:

- The tenant
- The tenant’s representative
- Friends and family of the tenant

- The landlord
- Welfare, Support or advisory services (including Money Advice centres)
- Social Services
- The tenant's GP or Hospital
- The tenant's carer or support worker
- Probation Officer
- Job Centre Plus
- The Pension Service
- Womens Refuge

Any request must be supported with written evidence from a third party, fully detailing the nature and scope of the problem, but initially can be by:

- A letter/ email
- A phone call
- By completing our **Application for Landlord Direct Payments** form

What documentary evidence should support a request for direct payment?

Evidence can be from a number of sources including:

- Social Services
- Pension Service
- Hospital/ GP/ medical certificate
- Bankruptcy Notice
- Court Document
- Solicitors or Probation Officer
- Letter from Bank/Building Society
- Letter from Support Organisations
- Supporting People
- Housing Advice
- PATH
- Welfare, Support or advisory services like CAB

- Homeless Charities/Shelters
- The tenant's and/or the tenant's family or friends
- Initial evidence from a landlord

Who decides whether to class a tenant as vulnerable?

The Council will decide whether a tenant should be classed as 'vulnerable' and will be based on all evidence provided to support any vulnerability request.

Where a tenant is considered to have a long term difficulty in paying their rent, we may decide to make payment of benefit to the landlord on a long term basis. However it is also quite possible that a claimant's vulnerability may be temporary.

In all cases the situation will be reviewed and, if necessary, a new decision made.

What if I am in arrears with my rent?

There is a safeguard in place for tenants who are the equivalent of 8 weeks or more in arrears with their rent.

If landlord direct payments are being requested for this reason, evidence of these arrears must be provided. Once received, we will then consider sending Local Housing Allowance payments direct to the landlord.

If the request is successful and payments are made to the landlord, they will continue until the tenant's arrears fall below the equivalent of 8 weeks rent.

How to contact us for more information

If you have any further questions about the Local Housing Allowance scheme, you can contact us by:

■ **Visit at:** Civic Centre, Armada Way, Plymouth, PL1 2AA.

Our Tenant Services Counter is open from 8.30am to 5.00pm Monday to Friday.

■ **Telephone on:** 01752 304889

Our Tenant Services Telephone Lines are open from 8.30am to 5.30pm Monday to Friday.

■ **Fax on:** 01752 304278

■ **Email to:** lhabenefits@plymouth.gov.uk

■ **Visit our Website at:** www.plymouth.gov.uk

■ **Write to us at:**

Head of Revenues and Benefits
Corporate Resources Department

Plymouth City Council
Civic Centre
Armada Way
Plymouth
PL1 2AA

If you have any further comments or questions about our Local Housing Allowance booklets, or if you would like to receive further information about the new scheme, please email your request to lhabenefits@plymouth.gov.uk

If you require this information in another language, or would like it provided in brail please contact my office on the above number and substitute documentation will be provided.